Electronic Articles of Incorporation For

P02000128575 FILED December 05, 2002 Sec. Of State

KIS LENDING GROUP, INC

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is: KIS LENDING GROUP, INC

Article II

The principal place of business address:

10391 SW 186 ST MIAMI, FL. US 33157

The mailing address of the corporation is:

10391 SW 186 ST MIAMI, FL. US 33157

Article III

The purpose for which this corporation is organized is: ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is:

15

Article V

The name and Florida street address of the registered agent is:

KHEMRAJ SARJU 16520 SW 107 AVE MIAMI, FL. 33157 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: KHEMRAJ SARJU

Article VI

The name and address of the incorporator is:

KHEMRAJ SARJU 16520 SW 107 AVE MIAMI,FL,33157

Incorporator Signature: KHEMRAJ SARJU

Article VII

The effective date for this corporation shall be:

12/05/2002